

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK

IN RE

KIM M. GARBO
Debtor

Chapter 7
Case 21-11053

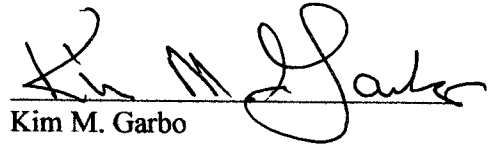
AFFIDAVIT

STATE OF NEW YORK }
 }
COUNTY OF ERIE }ss.:

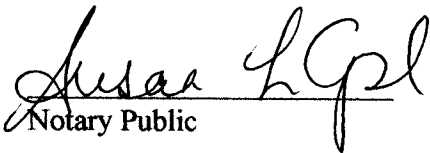
KIM M. GARBO, being duly sworn does hereby state:

1. I am the debtor in the above-captioned Chapter 7 case filed on October 13, 2021 & make this Affidavit in response to the Hon. Carl L. Bucki's Amended Decision & Order entered in my case on January 27, 2022.
2. I have reviewed the schedules filed in my case. They disclose at the time of my case filing, the value of my assets that were not claimed exempt pursuant to 11 U.S.C. § 522 total \$1,050.00.
3. On December 20, 2019, the only difference in the value of my non-exempt assets is that I did not yet own the firearm listed on Schedule A/B and therefore it would not have been as asset of mine.
4. On December 20, 2019, the balance in my KeyBank account was \$105.23 & the balance in my Summit FCU account was \$526.65 as evidenced by the attached bank statements.
5. The unsecured debt listed on my Chapter 7 petition totals \$44,276.00. The amount of debt I had on or about December 20, 2019 was not substantially different than at the time I filed bankruptcy.

6. Based on the value of my non-exempt assets, I assert that my debts exceeded my non-exempt assets and would render me insolvent as defined by 11 U.S.C. § 101(32).


Kim M. Garbo

Sworn to before me this
24 day of March 2022


Notary Public

SUSAN L. CAPLE
Notary Public, State of New York
Qualified in Erie County
Reg. No. 01CA6100041
My Commission Expires 10/14/20 23



KeyBank
P.O. Box 93895
Cleveland, OH 44101-5895

Key Express Checking Statement

December 26, 2019

⑆ 0827 0000 8 58 21

KIM M GARBO
99 ILION ST
TONAWANDA NY 14150-5419

Questions about your account?
1-800-KEY2YOU (1-800-539-2968)

Or, write us:
KeyBank National Association
P.O. Box 94825
Cleveland, Ohio 44101

Get less mail and enroll in Online Statements today!



Key Express Checking

Account number:

Account title: KIM M GARBO

Balance on Nov 27, 2019	\$969.93
Additions	
Deposits	1,966.24
Deductions	
Withdrawals	2,874.04
Service fees and charges	3.00
Balance on Dec 26, 2019	\$59.13

Deposits

Date	Description	Amount
11-29	Direct Deposit, Xylem Inc Direct Dep	\$771.33
12-2	Mobile Check Deposit	71.00
12-2	Direct Deposit, The Hartford Ebd Givr P	242.00
12-13	Direct Deposit, Xylem Inc Direct Dep	881.91
Total		\$1,966.24

Withdrawals

Date	Description	Amount
11-29	POS Exa Advance Auto P W Seneca NY	\$23.91
11-29	POS Mac Big Lots 750 Tonawanda NY	38.06
11-29	Tops Markets #2 Tonawanda NY USA	9.97
11-29	POS Exa Wm Supercenter Amherst NY	65.25
11-29	POS Mac Dick'S Sportin Orchard PA NY	46.76
11-29	E-Check# 0000001015 Travelers Pl Chkpaymt	303.32
12-2	JCPenney 1510 Amherst NY USA	118.58



Member FDIC
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Key Express Checking
Statement

December 26, 2019

Withdrawals (continued)

Date	Description	Amount
12-2	Buffalo Gallery Amherst NY USA	8.66
12-2	Tim Hortons #91 Buffalo NY USA	4.42
12-2	Red Apple 320 Tonawanda NY USA	14.67
12-2	Amazon.Com/Am14 Amzn.Com/Bill WA USA	0.95
12-2	Traverse 8866782114 MN USA	9.50
12-2	Tops Markets #2 Tonawanda NY USA	108.36
12-2	Subway 0 Tonawanda NY USA	7.93
12-3	POS Mac Speedway 2700 Uni Cheektowag NY	52.28
12-3	POS Exa McDonald'S F74 Kenmore NY	14.76
12-4	Mighty Taco - S Tonawanda NY USA	4.12
12-4	POS Mac Sunoco 0050427 Tonawanda NY	19.75
12-4	Apple.Com/Bill 866-712-7753 CA USA	14.10
12-4	Express Scripts 877-5034073 MO USA	2.56
12-5	Applebees 75863 West Seneca NY USA	28.75
12-6	POS Mac Tjmaxx #0 3050 Amherst NY	104.52
12-6	POS Mac Burlington Sto Amherst NY	19.22
12-6	POS Mac Rite Aid Store Tonawanda NY	26.84
12-6	POS Exa Burger King #5 North Tona NY	3.43
12-9	Boscov'S 47 Erie PA USA	12.44
12-9	Boscov'S 47 Erie PA USA	120.31
12-9	Sq *Sq *Christm Erie PA USA	29.65
12-9	Sq *Sq *County North East PA USA	26.00
12-9	Smugglers' Whar Erie PA USA	58.86
12-9	POS Mac Tjmaxx #0 2070 Erie PA	10.59
12-9	POS Exa Wal-Mart #2278 Erie PA	10.88
12-9	John'S Pizza An Tonawanda NY USA	9.61
12-9	POS Exa Wendy'S #3561 Buffalo NY	6.58
12-10	POS Mac Aldi 65074 Tonawanda NY	77.66
12-10	POS Mac Aldi 65074 Tonawanda NY	1.99
12-10	Tops Markets #2 Buffalo NY USA	31.10
12-10	POS Exa Wal-Mart Super Amherst NY	27.74
12-11	Subway 0 Amherst NY USA	16.07
12-11	POS Mac Sunoco 0363977 Amherst NY	17.37
12-12	Tops Markets #2 W Seneca NY USA	2.90
12-12	Netflix.Com Netflix.Com CA USA	15.99
12-13	POS Exa Burger King #5 Tonawanda NY	4.35
12-13	POS Mac Five Belo 1730 Buffalo NY	24.14
12-13	POS Exa Ollies Bargain Cheektowag NY	34.78
12-13	POS Exa Wal-Mart #2405 Hamburg NY	33.72
12-13	POS Mac Tjmaxx #0 3701 Buffalo NY	26.18
12-16	Amazon.Com/B107 Amzn.Com/Bill WA USA	43.48
12-16	Sunoco 00504274 Tonawanda NY USA	30.48
12-16	Tm *Def Leppard 800-653-6000 CA USA	90.36
12-16	Amzn Mktp US*Q3 Amzn.Com/Bill WA USA	28.25
12-16	Amzn Mktp US*1K Amzn.Com/Bill WA USA	141.32
12-16	POS Exa Sam'S Club Cheektowag NY	39.74



USAA Member FDIC
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Key Express Checking
Statement

December 26, 2019

Withdrawals (continued)

Date	Description	Amount
12-16	POS Mac Bjs Whole 3060 Amherst NY	99.51
12-16	POS Mac Cts Store 1701 Amherst NY	17.35
12-16	Blaze Pizza #12 Amherst NY USA	12.83
12-16	McDonald S F119 Tonawanda NY USA	5.63
12-16	Texas Roadhouse Tonawanda NY USA	38.30
12-16	Vera Bradley-Fa Niagara NY USA	11.34
12-17	Amzn Mktp US*W8 Amzn.Com/Bill WA USA	9.78
12-17	Arbys 0650 West Seneca NY USA	6.08
12-17	Sunoco 00504274 Tonawanda NY USA	30.04
12-17	POS Exa Wal-Mart Super North Tona NY	66.08
12-17	POS Mac Dollar Tr 4236 Tonawanda NY	7.61
12-17	POS Mac Sunoco 0050427 Tonawanda NY	17.37
12-18	Tm Del Leppard 800-653-8000 CA USA	131.25
12-18	T.C. Wheelers Tonawanda NY USA	11.46
12-18	POS Exa Wal-Mart Super Amherst NY	78.12
12-18	POS Mac Dollar Tr 1551 Amherst NY	26.03
12-18	POS Mac Kohls 096 3115 Amherst NY	20.95
12-18	POS Mac Aldi 65074 Tonawanda NY	54.70
12-19	McDonald S F226 Cheektowaga NY USA	3.89
12-19	Amazon Prime Z6 Amzn.Com/Bill WA USA	129.41
12-19	POS Mac Tops Fuel #212 800 W Seneca NY	25.01
12-23	POS Exa Walgreens Stor Tonawanda NY	9.58
12-23	POS Mac Sunoco 0050427 Tonawanda NY	12.86
12-24	Mighty Taco - S Tonawanda NY USA	8.22
12-26	Apple.Com/Bill 866-712-7753 CA USA	15.34
Total		\$2,874.04

Service fees and charges

Date	Service	Charge	Amount
12-26	PAPER STATEMENT FEE	1 @ \$3.00	\$3.00
Total			\$3.00

Aggregate Overdraft and Returned Item Fees

	Total for this period	Total Year-to-Date This Year	Total Year-to-Date Prior Year
Total Overdraft Fees	\$0.00	\$0.00	\$34.00



KeyNotes



US Bank
Monthly FD
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currently serves on the Executive Committee and as Chair of the Benefits and Pension Committee.

He is Vice President of Construction for Wegmans Food Markets Inc. where he has been employed for over 24 years. Prior to working at Wegmans he was Project Manager and Estimator for a local general contractor for 12 years and a Structural Designer for 7 years.

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engineering from Syracuse University. He has been active in the Greece and Milton community as a coach and volunteer for many organizations. He has also been active with many church related activities with St. Mark's Church. He and his wife Julie live in Carl, Mitchell, and Brian.

One of each of this year's nominees, please visit summitfcu.org or call us to have a copy mailed to you.

Caution: Under guidelines established by the National Credit Union Administration (NCUA), members interested in participating in certain collective plans on the Board of Directors may be in compliance with these guidelines. A resolution must be signed by 75% of the membership of each NCUA member. Signatures must be legible and include the member's account number. 2. Included with this notice must be a statement of qualification and a biography, with information about your current job, recent accomplishments or business experience and any other information pertinent to the nomination. 3. Resolutions must be submitted by February 11, 2020, and sent to local NCUA. The Summit FCU, Local Credit Union, 100 Main Street, Rochester, New York 14620. If the resolution will not be submitted by email, it will be accepted by mail. All resolutions must be submitted to the local office. The number of signatures equals the number of positions filled.

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KIM M GARBO -

Statement Period

10/01/19 12/31/19

POST DATE	EFFECTIVE DATE	DESCRIPTION	AMOUNT	BALANCE
10/01		PRIMARY SAVINGS - 0001	PREVIOUS BALANCE	5.00
12/31		Available Ending Bal Dividends YTD		5.00
12/01		ENHANCED CHECKING - 0000	PREVIOUS BALANCE	1106.95
12/01		Withdrawal Summit Online Access Transfer To Loan 277644371 Summit Online Access 12/01/2019 15:00 83205	-960.74	146.21
12/02		Withdrawal Debit Card TIM HORTONS #914567 TONAWANDA NY	-3.89	142.32
12/06		Withdrawal Debit Card MCDONALD'S F11936 TONAWANDA NY	-4.11	138.21
12/06		Withdrawal Debit Card MSB TONAWANDA CITY SCHOOL HTTP://WWW.TC NY	-32.49	105.72
12/12		Withdrawal Debit Card SUNOCO 0200448900 TONAWANDA NY	-20.07	85.65
12/13		Deposit ACH XYLEM INC TYPE: DIRECT DEP ID: 9111111101 CO: XYLEM INC	475.00	560.65
12/18		Withdrawal ACH MONY LIFE INS CO TYPE: LIDP PREM ID: 2742742742 CO: MONY LIFE INS CO	-34.00	526.65
12/23		Withdrawal Debit Card PENINSULA RIDGE ESTATE BEAMSVILLE CA	-42.31	484.34
12/23		Withdrawal Debit Card Fee VISA INTERNATIONAL SERVICE ASSESSMENT Date 12/20/19	-0.42	483.92
12/23		Withdrawal Debit Card SUNOCO 0384573600 1442 UNION & CENTER STR	-15.00	468.92
12/26		Withdrawal POS #801942 SAMSCLUB #6673 3735 UNION RD CHEEKTOWAGA NY	-12.32	456.60
12/27		Deposit ACH XYLEM INC TYPE: DIRECT DEP ID: 9111111101 CO: XYLEM INC	475.00	931.60
12/30		Deposit Shared Branch #041226 The Summit FCU Mobile Rochester NY	50.00	981.60
12/30		Deposit Shared Branch #170353 The Summit FCU Mobile Rochester NY	25.00	1006.60
12/31		Available Ending Bal Dividends YTD		1006.60

--- Continued on following page ---

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KIM M GARBO

Statement Period

10/01/19 12/31/19

POST DATE	EFFECTIVE DATE	DESCRIPTION	AMOUNT	BALANCE
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